

In the Claims

1. (Currently amended) A method comprising:

transmitting identification information related to a user to an authentication entity;
and

receiving access to a secure entity coupled to said authentication entity if
authentication information identifying said user is provided to said secure entity, said
authentication information comprising levels of authentication corresponding to
locations, wherein different access to said secure entity is given when said user requests
access from different locations.

2. (Original) The method according to claim 1, wherein said transmitting further
comprises:

transmitting at least one access question to said authentication entity, said at least
one access question being tailored by said user based on said identification information in
order to uniquely identify and authenticate said user.

3. (Cancelled)

4. (Original) The method according to claim 1, wherein said authentication information is
based on a profile of said user stored in said authentication entity.

5. (Currently amended) The method according to claim 4, wherein said profile contains
said identification information related to said user and at least one level of authentication
~~related to a location of said user when requesting said access.~~

6. (Original) The method according to claim 2, wherein said receiving further comprises:

receiving an authentication request from said secure entity;
transmitting said authentication request to said authentication entity;
receiving said at least one access question from said authentication entity; and
transmitting an answer to said at least one access question to said authentication
entity to authenticate said user.

7. (Original) The method according to claim 2, wherein said receiving further comprises:
receiving said at least one access question from said authentication entity; and
transmitting an answer to said at least one access question to said authentication entity to authenticate said user.

8. (Original) The method according to claim 2, wherein said transmitting further comprises establishing biometric access to said authentication entity using a biometric control module.

9. (Original) The method according to claim 1, wherein said receiving further comprises:
receiving at least one access question from said authentication entity, said at least one access question being created by said authentication entity based on said identification information in order to uniquely identify and authenticate said user; and
providing an answer to said at least one access question to said authentication entity to authenticate said user.

10. (Original) The method according to claim 1, wherein said secure entity specifies a plurality of authenticated users to said authentication entity and said authentication entity stores said authentication information related to each authenticated user of said plurality of authenticated users.

11. (Original) The method according to claim 1, wherein said authentication entity is a transaction privacy clearing house (TPCH) server.

12. (Currently amended) A method comprising:
receiving an authentication request related to a user requesting access to a secure entity;
retrieving a profile of said user from an access database, said profile containing at least one access question uniquely identifying said user; and

transmitting authentication information to said secure entity based on an answer to said at least one access question received from said user, said authentication information comprising levels of authentication corresponding to locations, wherein different access to said secure entity is given when said user requests access from different locations.

13. (Original) The method according to claim 12, wherein said authentication request is received directly from said secure entity.

14. (Original) The method according to claim 12, wherein said authentication request is received from a personal transaction device coupled to said user and to said secure entity.

15. (Original) The method according to claim 12, wherein said authentication information is transmitted directly to said secure entity.

16. (Original) The method according to claim 12, wherein said authentication information is transmitted to a personal transaction device coupled to said user and to said secure entity.

17. (Currently amended) The method according to claim 12, further comprising:

receiving identification information related to said user from a personal transaction device coupled to said user and said secure entity, said identification information including said at least one access question; and

storing said at least one access question and at least one level of authentication in said profile within said access database, ~~said at least one level of authentication being related to a location of said user when requesting said access.~~

18. (Original) The method according to claim 17, wherein said personal transaction device establishes biometric access to transmit said identification information using a biometric control module.

19. (Cancelled)

20. (Currently amended) The method according to claim 12, further comprising:
receiving identification information related to said user from a personal transaction device coupled to said user and said secure entity;
creating said at least one access question based on said identification information;
and
storing said at least one access question and at least one level of authentication in said profile within said access database, ~~said at least one level of authentication being related to a location of said user when requesting said access.~~

21. (Currently amended) A system comprising:
a personal transaction device connected to a user requesting access to a secure entity; and
an authentication entity connected to said personal transaction device and said secure entity to retrieve a profile of said user from an access database in response to an authentication request related to said user, said profile containing at least one access question uniquely identifying said user and levels of authentication corresponding to locations, wherein different access to said secure entity is given when said user requests access from different locations, and to transmit authentication information identifying said user to said secure entity, based on an answer to said at least one access question received from said user.

22. (Original) The system according to claim 21, wherein said authentication request is received directly from said secure entity.

23. (Original) The system according to claim 21, wherein said authentication request is received from said secure entity through said personal transaction device.

24. (Original) The system according to claim 21, wherein said authentication entity further transmits said authentication information directly to said secure entity.

25. (Original) The system according to claim 21, wherein said authentication entity further transmits said authentication information to said secure entity through said personal transaction device.
26. (Currently amended) The system according to claim 21, wherein said authentication entity further receives identification information related to said user from said personal transaction device, said identification information including said at least one access question and further stores said at least one access question and at least one level of authentication in said profile within said access database, ~~said at least one level of authentication being related to a location of said user when requesting said access.~~
27. (Cancelled)
28. (Currently amended) The system according to claim 21, wherein said authentication entity further receives identification information related to said user from said personal transaction device, creates said at least one access question based on said identification information, and stores said at least one access question and at least one level of authentication in said profile within said access database, ~~said at least one level of authentication being related to a location of said user when requesting said access.~~
29. (Original) The system according to claim 28, wherein said personal transaction device establishes biometric access to transmit said identification information using a biometric control module.
30. (Original) The system according to claim 21, wherein said personal transaction device receives said at least one access question from said authentication entity and transmits said answer to said authentication entity to authenticate said user.
31. (Currently amended) An apparatus comprising:
 means for transmitting identification information related to a user to an authentication entity; and

means for receiving access to a secure entity coupled to said authentication entity if authentication information identifying said user is provided to said secure entity, said authentication information comprising levels of authentication corresponding to locations, wherein different access to said secure entity is given when said user requests access from different locations.

32. (Original) The apparatus according to claim 31, further comprising:

means for transmitting at least one access question to said authentication entity, said at least one access question being tailored by said user based on said identification information in order to uniquely identify and authenticate said user.

33. (Original) The apparatus according to claim 32, further comprising:

means for receiving an authentication request from said secure entity;
means for transmitting said authentication request to said authentication entity;
means for receiving said at least one access question from said authentication entity; and
means for transmitting an answer to said at least one access question to said authentication entity to authenticate said user.

34. (Original) The apparatus according to claim 32, further comprising:

means for receiving said at least one access question from said authentication entity; and
means for transmitting an answer to said at least one access question to said authentication entity to authenticate said user.

35. (Original) The apparatus according to claim 32, further comprising means for establishing biometric access to said authentication entity using a biometric control module.

36. (Original) The apparatus according to claim 31, further comprising:

means for receiving at least one access question from said authentication entity, said at least one access question being created by said authentication entity based on said identification information in order to uniquely identify and authenticate said user; and means for providing an answer to said at least one access question to said authentication entity to authenticate said user.

37. (Currently amended) An apparatus comprising:

means for receiving an authentication request related to a user requesting access to a secure entity;

means for retrieving a profile of said user from an access database, said profile containing at least one access question uniquely identifying said user; and

means for transmitting authentication information to said secure entity based on an answer to said at least one access question received from said user, said authentication information comprising levels of authentication corresponding to locations, wherein different access to said secure entity is given when said user requests access from different locations.

38. (Currently amended) The apparatus according to claim 37, further comprising:

means for receiving identification information related to said user from a personal transaction device coupled to said user and said secure entity, said identification information including said at least one access question; and

means for storing said at least one access question and at least one level of authentication in said profile within said access database, ~~said at least one level of authentication being related to a location of said user when requesting said access.~~

39. (Currently amended) The apparatus according to claim 37, further comprising:

means for receiving identification information related to said user from a personal transaction device coupled to said user and said secure entity;

means for creating said at least one access question based on said identification information; and

means for storing said at least one access question and at least one level of authentication in said profile within said access database, ~~said at least one level of authentication being related to a location of said user when requesting said access.~~

40. (Currently amended) A computer readable medium containing executable instructions, which, when executed in a processing system, cause said processing system to perform a method comprising:

transmitting identification information related to a user to an authentication entity;
and

receiving access to a secure entity coupled to said authentication entity if authentication information identifying said user is provided to said secure entity, said authentication information comprising levels of authentication corresponding to locations, wherein different access to said secure entity is given when said user requests access from different locations.

41. (Original) The computer readable medium according to claim 40, wherein said transmitting further comprises:

transmitting at least one access question to said authentication entity, said at least one access question being tailored by said user based on said identification information in order to uniquely identify and authenticate said user.

42. (Original) The computer readable medium according to claim 41, wherein said receiving further comprises:

receiving an authentication request from said secure entity;
transmitting said authentication request to said authentication entity;
receiving said at least one access question from said authentication entity; and
transmitting an answer to said at least one access question to said authentication entity to authenticate said user.

43. (Original) The computer readable medium according to claim 41, wherein said receiving further comprises:

receiving said at least one access question from said authentication entity; and transmitting an answer to said at least one access question to said authentication entity to authenticate said user.

44. (Original) The computer readable medium according to claim 41, wherein said transmitting further comprises establishing biometric access to said authentication entity using a biometric control module.

45. (Original) The computer readable medium according to claim 40, wherein said receiving further comprises:

receiving at least one access question from said authentication entity, said at least one access question being created by said authentication entity based on said identification information in order to uniquely identify and authenticate said user; and providing an answer to said at least one access question to said authentication entity to authenticate said user.

46. (Original) A computer readable medium containing executable instructions, which, when executed in a processing system, cause said processing system to perform a method comprising:

receiving an authentication request related to a user requesting access to a secure entity;

retrieving a profile of said user from an access database, said profile containing at least one access question uniquely identifying said user; and

transmitting authentication information to said secure entity based on an answer to said at least one access question received from said user.

47. (Currently amended) The computer readable medium according to claim 46, wherein said method further comprises:

receiving identification information related to said user from a personal transaction device coupled to said user and said secure entity, said identification information including said at least one access question; and

storing said at least one access question and at least one level of authentication in said profile within said access database, ~~said at least one level of authentication being related to a location of said user when requesting said access.~~

48. (Currently amended) The computer readable medium according to claim 46, wherein said method further comprises:

receiving identification information related to said user from a personal transaction device coupled to said user and said secure entity;
creating said at least one access question based on said identification information;
and

storing said at least one access question and at least one level of authentication in said profile within said access database, ~~said at least one level of authentication being related to a location of said user when requesting said access.~~